

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF VIRGINIA
LYNCHBURG DIVISION**

In re:

KARENNE GAYLE WOOD

Case No. 14-61070

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Herbert L. Beskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/03/2014.
- 2) The plan was confirmed on 08/18/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/06/2018.
- 6) Number of months from filing to last payment: 53.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,005.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$51,622.59
Less amount refunded to debtor	\$7,753.86

NET RECEIPTS:	\$43,868.73
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,900.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,924.32
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$5,824.32
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Attorney fees paid and disclosed by debtor:	\$0.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CENTRAL VA RADATION ONCOLOGIST	Unsecured	226.00	NA	NA	0.00	0.00
CHARLOTTESVILLE GASTROENTEROLOGY	Unsecured	710.00	NA	NA	0.00	0.00
CHARLOTTESVILLE PATHOLOGY ASSOCIATES	Unsecured	276.00	NA	NA	0.00	0.00
CHARLOTTESVILLE RADIOLOGY	Unsecured	359.00	NA	NA	0.00	0.00
CHASE	Unsecured	409.00	NA	NA	0.00	0.00
COUNTY OF FLUVANNA	Unsecured	1,000.00	NA	NA	0.00	0.00
FLUVANNA COUNTY TREASURER	Unsecured	NA	197.09	197.09	197.09	0.00
FLUVANNA COUNTY TREASURER	Priority	198.00	382.49	382.49	382.49	0.00
FLUVANNA COUNTY TREASURER	Secured	1,283.00	1,282.05	1,282.05	1,282.05	79.73
FOAA ANESTHESIA SERVICES	Unsecured	40.00	40.00	40.00	40.00	0.00
HOME CHOICE PARTNERS, INC	Unsecured	265.00	NA	NA	0.00	0.00
HSBC	Unsecured	3,105.00	NA	NA	0.00	0.00
JHU CLINICAL PRACTICE ASSOC	Unsecured	33.00	NA	NA	0.00	0.00
JOHN HOPKINS HOSPITAL	Unsecured	449.00	NA	NA	0.00	0.00
MARTHA JEFFERSON HOSPITAL	Unsecured	3,026.00	4,289.64	4,289.64	4,289.64	0.00
MARTHA JEFFERSON MEDICAL GROUP	Unsecured	1,062.00	NA	NA	0.00	0.00
MCV ASSOCIATED PHYSICIANS	Unsecured	NA	323.77	323.77	323.77	0.00
MCV HOSPITAL	Unsecured	483.00	455.19	455.19	455.19	0.00
MERRICK BANK	Unsecured	2,599.00	2,141.11	2,141.11	2,141.11	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,335.00	3,279.23	3,279.23	3,279.23	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,276.00	1,276.30	1,276.30	1,276.30	0.00
UNIVERSITY OF VIRGINIA	Unsecured	86.00	405.00	6.61	6.61	0.00
UVA COMMUNITY CREDIT UNION	Unsecured	5,341.00	5,341.53	5,341.53	5,341.53	0.00
UVA MEDICAL CENTER	Unsecured	290.00	1,707.00	0.00	0.00	0.00
UVA MEDICAL CENTER	Unsecured	NA	28.01	28.01	28.01	0.00
UVA PHYSICIANS GROUP	Unsecured	NA	327.02	327.02	327.02	0.00
VCU HEALTH SYSTEM	Unsecured	2,679.00	NA	NA	0.00	0.00
WELLS FARGO BANK, NA	Secured	NA	1,335.05	1,335.05	1,335.05	0.00
WELLS FARGO DEALER SERVICES	Secured	11,107.95	16,974.34	10,996.25	10,996.25	0.00
WELLS FARGO DEALER SERVICES	Secured	500.00	500.00	500.00	500.00	0.00
WELLS FARGO DEALER SERVICES	Unsecured	2,789.00	5,763.34	5,763.34	5,763.34	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,335.05	\$1,335.05	\$0.00
Debt Secured by Vehicle	\$11,496.25	\$11,496.25	\$0.00
All Other Secured	\$1,282.05	\$1,282.05	\$79.73
TOTAL SECURED:	\$14,113.35	\$14,113.35	\$79.73
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$382.49	\$382.49	\$0.00
TOTAL PRIORITY:	\$382.49	\$382.49	\$0.00
GENERAL UNSECURED PAYMENTS:	\$23,468.84	\$23,468.84	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,824.32</u>
Disbursements to Creditors	<u>\$38,044.41</u>

TOTAL DISBURSEMENTS :	<u>\$43,868.73</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/21/2020

By: /s/ Herbert L. Beskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.